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Date: April 1, 2005

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Clifford Chance US LLP

Docket No. 3499-59

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Mancini et al.

Filed: March 16, 2000

Group Art Unit: 3624

Serial No: 09/526,606

Examiner: Alain L. Bashore

For: ONLINE SALES RISK MANAGEMENT SYSTEM

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO THE FINAL OFFICE ACTION
DATED NOVEMBER 3, 2004**

Sir:

In response to the Final Office Action mailed on November 3, 2004, for which a Two-Month Extension of Time to April 3, 2005 is enclosed, favorable reconsideration of the above-identified patent application in view of the following Amendment and Remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.